

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 1 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-25219
Mark and Nadine Downing Judge: ABA
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 9/23/2020
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ SW Initial Debtor: /s/ MD Initial Co-Debtor: /s/ ND

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 439 per month to the Chapter 13 Trustee, starting on October 1, 2020 for approximately 47 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☐ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4,060.00
DOMESTIC SUPPORT OBLIGATION		
Internal Revenue Service	Taxes	\$4,055.55
State of New Jersey	Taxes	Notice Only
City of Vineland	Taxes	Notice Only

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☐ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Chase	960 Mars Place Vineland, NJ 08360	\$7,798.61	none	\$7,798.61	\$977.83

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Wells Fargo Bank	2010 Cadillac CTS	\$9,782.63	\$7,400.00	None	\$9,782.63	5%	\$10,271.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Credit Acceptance	2006 Dodge Ram	\$12,425.00	\$0.00
Harley Davidson	2009 Harley Davidson V-Rod	\$19,185.00	\$0.00

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Liens held with NJ Housing & Mort Finance Agency on residential property located at 960 Mars Place Vineland, NJ 08360 - debtor to maintain original agreement outside of the bankruptcy.

g. Secured Claims to be Paid in Full Through the Plan: ☐ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☒ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ 0.00 to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Wells Fargo Bank	2010 Cadillac CTS	\$9,782.83	\$7,400.00	\$10,271.00	\$1,000.00

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Priority Claims
- 3) Secured Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 9/23/2020.

<p>Explain below why the plan is being modified: To list the debt with Harley Davidson to be surrendered under part 4 (e).</p>	<p>Explain below how the plan is being modified: To list the debt with Harley Davidson to be surrendered under part 4 (e)</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 9/23/2020

/s/ Mark Downing
Debtor

Date: 9/23/2020

/s/ Nadine Downing
Joint Debtor

Date: 9/23/2020

/s/ Seymour Wasserstrum
Attorney for Debtor(s)

Certificate of Notice Page 11 of 13

United States Bankruptcy Court
District of New JerseyIn re:
Mark A Downing
Nadine A Downing
DebtorsCase No. 19-25219-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 56

Date Rcvd: Sep 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2020.

db/jdb
cr +Mark A Downing, Nadine A Downing, 960 Mars Place, Vineland, NJ 08360-2627
++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, PO Box 245,
Trenton, NJ 08646-0245)
518394117 +Aaron's, PO Box 102746, Atlanta, GA 30368-2746
518394118 +Aaron's Sales And Leasing, 106 West Landis Ave Suite 7, Vineland, NJ 08360-8114
518394120 +Apex Asset Management, 2501 Oregon Pike Ste 102, c/o Center for Diagnostic Imaging,
Lancaster, PA 17601-4890
518394121 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
(address filed with court: Caine & Weiner, PO Box 55848, c/o progressive insurance,
Sherman Oaks, CA 91413)
518394124 +City Of Vineland, 640 E Wood St - Po Box 1508, Tax Office, Vineland, NJ 08362-1508
518394123 +City Of Vineland, 640 E Wood St, Tax Collector, Vineland, NJ 08360-3722
518394131 +EZ Pass, PO Box 52002, Newark, NJ 07101-8202
518394130 Ecast Settlement Corp, PO Box 29262, New York, NY 10087-9262
518394133 Harley Davidson Credit Corp, Dept 15129, Palatine, IL 60055-5129
518476544 +Harley-Davidson, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518422375 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
518394134 +IC Systems, PO Box 64378, c/o Advocate Family Medicine, Saint Paul, MN 55164-0378
518394135 +Inspira Health Network, 1505 W. Sherman Avenue, Vineland, NJ 08360-7059
518394140 +J&D Furniture, 986 S Delsea Dr, Vineland, NJ 08360-4465
518486444 +John R. Morton, Jr., Esquire, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3124
518394142 NJ Housing & Mort Finance Agency, PO Box 18550, Trenton, NJ 08650-2085
518889388 +New Jersey Turnpike Authority, Mark Schneider Esq, 1 Turnpike Plaza, PO Box 5042,
Woodbridge NJ 07095-5042
518394144 +PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
518394147 +South Jersey Gas, PO Box 577, Attn: Mrs. DeMarco, Hammonton, NJ 08037-0577
518394148 +South Jersey Health System, PO Box 3129, Secaucus, NJ 07096-3129
518394149 State Of New Jersey, PO Box 951, Dept Of Labor And Workforce Development,
Trenton, NJ 08625-0951
518394150 +State Of New Jersey, P.O. Box 445, Department Of Treasury, Trenton, NJ 08695-0445
518418492 +State of New Jersey Department of Labor, P O BOX 951, Trenton NJ 08625-0951
518394154 +Wells Fargo Bank, P.O. Box 14517, Des Moines, IA 50306-3517
518430776 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
518394155 +Wells Fargo Dealer Services, PO Box 1697, Winterville, NC 28590-1697

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 24 2020 00:44:13 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 24 2020 00:44:11 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518394119 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 24 2020 00:48:17 American Infosource,
PO Box 268941, Oklahoma City, OK 73126-8941
518406638 +E-mail/Text: documentfiling@lciinc.com Sep 24 2020 00:43:18 COMCAST, PO BOX 1931,
Burlingame, CA 94011-1931
518406589 E-mail/Text: ebnnotifications@creditacceptance.com Sep 24 2020 00:43:20 CREDIT ACCEPTANCE,
25505 WEST 12 MILE RD, SOUTHFIELD, MI 48034
518394125 E-mail/Text: documentfiling@lciinc.com Sep 24 2020 00:43:10 Comcast, PO Box 3006,
Southeastern, PA 19398-3006
518394127 +E-mail/Text: ebnnotifications@creditacceptance.com Sep 24 2020 00:43:20 Credit Acceptance,
PO Box 5070, Southfield, MI 48086-5070
518406808 +E-mail/Text: ebnnotifications@creditacceptance.com Sep 24 2020 00:43:20
Credit Acceptance Corp., 25505 W 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
518394128 E-mail/PDF: creditonebknnotifications@resurgent.com Sep 24 2020 00:48:11 Credit One Bank,
P.O. Box 98872, Las Vegas, NV 89193-8872
518394129 E-mail/Text: operationsclerk@easypayfinance.com Sep 24 2020 00:43:08 Duvera Collections,
1910 Palomar Point Wayste 101, Carlsbad, CA 92008
518461811 E-mail/Text: operationsclerk@easypayfinance.com Sep 24 2020 00:43:08 Duvera Financial,
dba: Easy Pay Finance, PO Box 2549, Carlsbad CA 92018
518394132 +E-mail/Text: bankruptcy.notices@hdfsl.com Sep 24 2020 00:44:34 Harley Davidson Credit,
3850 Arrowhead Dr, Carson City, NV 89706-2016
518394139 E-mail/Text: sbse.cio.bnc.mail@irs.gov Sep 24 2020 00:43:42 IRS, PO Box 744,
Springfield, NJ 07081-0744
518394122 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 24 2020 00:48:04 Chase, PO Box 24696,
Columbus, OH 43224
518506519 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 24 2020 00:48:38
JPMC Specialty Mortgage LLC, f/k/a WM Specialty Mortgage LLC,
Chase Records Center, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
518394141 +E-mail/PDF: resurgentbknnotifications@resurgent.com Sep 24 2020 00:48:16 LVNV Funding LLC,
PO Box 10584, Greenville, SC 29603-0584

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 56

Date Rcvd: Sep 23, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518407565 E-mail/PDF: resurgentbknnotifications@resurgent.com Sep 24 2020 00:48:51 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518394143 E-mail/Text: EBN_Charlotte@MeduitRCM.com Sep 24 2020 00:43:21 PMAB LLC,
4135 S Stream Blvd Ste, Charlotte, NC 28217
518394145 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 24 2020 00:48:14
Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
518491789 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 24 2020 00:48:11
Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
518394146 E-mail/Text: bnc-quantum@quantum3group.com Sep 24 2020 00:44:07 Quantum 3 Group,
C/O Sandino Funding LLC., PO Box 788, Kirkland, WA 98083-0788
518403755 E-mail/Text: bnc-quantum@quantum3group.com Sep 24 2020 00:44:07
Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
518394151 E-mail/PDF: gecsed@recoverycorp.com Sep 24 2020 00:47:59 Synch/Care Credit,
Po Box 965036, Orlando, FL 32896-5036
518394152 E-mail/PDF: gecsed@recoverycorp.com Sep 24 2020 00:47:58 Synch/Wal-Mart, Po Box 956024,
Orlando, FL 32896-5024
518395736 +E-mail/PDF: gecsed@recoverycorp.com Sep 24 2020 00:47:58 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518394153 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Sep 24 2020 00:43:06
Verizon, 500 Technology Dr Ste 300, Weldon Spring, MO 63304-2225
518497620 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 24 2020 00:48:53 Verizon,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518394126 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 24 2020 00:43:58 comenitycapital/boscovs,
PO Box 182120, Columbus, OH 43218-2120

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road,
Southfield, MI 48034)
518394138* Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
518394137* Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081
518394136* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518421026* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY,
DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245)

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 23, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Harley-Davidson dcarlon@kmlawgroup.com,
bkgroupp@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Melissa N. Licker on behalf of Creditor JPMC Specialty Mortgage LLC f/k/a WM Specialty
Mortgage LLC NJ_ECF_Notices@mccalla.com, mcallaef@ecf.courtdrive.com
Phillip Andrew Raymond on behalf of Creditor JPMC Specialty Mortgage LLC f/k/a WM Specialty
Mortgage LLC phillip.raymond@mccalla.com, mcallaef@ecf.courtdrive.com
Rebecca Ann Solarz on behalf of Creditor Harley-Davidson rsolarz@kmlawgroup.com

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 56

Date Rcvd: Sep 23, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Seymour Wasserstrum on behalf of Debtor Mark A Downing mylawyer7@aol.com,
ecf@seymourlaw.net;r47769@notify.bestcase.com
Seymour Wasserstrum on behalf of Joint Debtor Nadine A Downing mylawyer7@aol.com,
ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10